ANDERSON INSURANCE BROKERS, INC. 1831 E. Roosevelt Road Wheaton, IL 60187 Phone: 630 681 8000 Fax: 630 681 0000

Owners & Tenants Protective Product *Claim Examples*

- Bodily Injury: An investor had recently purchased a vacant apartment building that he planned to completely renovate. A month after he purchased the building and prior to any construction activity beginning, a pedestrian tripped on a uneven sidewalk in front of the building and fractured their finger. The injury later required surgery. The claimant alleged that the building owner was negligent in failing to adequately maintain the sidewalk resulting in a claim payment of \$20,000.
- Property Damage: A new tenant within a three story building was renovating his space prior to opening for business. A General Contractor hired by the tenant left oily rags on the premises over the weekend that started a fire that caused severe water and smoke damage to the building and to the property of the surrounding tenants. Though the general contractor was responsible for the loss, his General Liability Coverage had lapsed which required the tenant's policy to respond since he had hired the general contractor. The incurred loss totaled \$110,000.

This document does not amend, extend or alter the coverage afforded by the Policy. For a complete understanding of any insurance you purchase, you must first read your Policy, Declaration Page and any Endorsements and discuss them with your Broker. A specimen policy is available from an Agent of the Company. Your actual Policy Conditions may be amended by Endorsement or affected by State Laws.